

NEVADA STATE DIVISION OF WELFARE AND SUPPORTIVE SERVICES  
CHILD SUPPORT ENFORCEMENT PROGRAM

## ELECTRONIC CHILD SUPPORT PAYMENTS



The Nevada Child Support Enforcement Program now issues child support payments electronically. All child support collections received will be issued by a **Nevada Debit Card** as pictured above or as a **direct deposit into your bank account**. If you are a custodian **and** you receive a child support payment, a Nevada Debit Card will be automatically issued to you if you do not already have a direct deposit account established with the Division of Welfare and Supportive Services. **However, you can request direct deposit at anytime after the Nevada Debit Card is issued. Checks will no longer be issued, unless you qualify for an exemption on a very limited basis.**

### **What is the Nevada Debit Card?**

The Nevada Debit Card is a Visa debit card. Child support payments are transferred electronically into your card account from which you can access your money at any Automated Teller Machine (ATM). In addition, the card will carry the Visa logo, allowing you to make purchases wherever Visa debit cards are accepted. Although the Nevada Debit Card carries the Visa logo, it is not a credit card. You are using your own money from child support payments deposited on your behalf.

### **What is direct deposit?**

The Child Support Enforcement Program sends an electronic payment to your bank account with the exact amount of the child support payment we received on your behalf. You can then withdraw the money, keep it in your account, or pay bills. With direct deposit, your money is available sooner than if you wait for the check to come in the mail or clear at the bank. Best of all, direct deposit protects your payments from being lost or stolen.

### **What choice is best for me?**

Your best choice depends on your situation. Both direct deposit and the Nevada Debit Card provide many of the same benefits. There are no checks to get lost or stolen, the money is available to you as soon as it is deposited, and your payments will not be interrupted, even if you move. One important consideration is cost. The Child Support Enforcement Program does not charge any fees for using the direct deposit service or the Nevada Debit Card. However, the Nevada Debit Card is offered by JPMorgan Chase Bank and there could be ATM and other transaction fees charged by JPMorgan when using the Nevada Debit Card. These fees will be disclosed in full to you when you receive a Nevada Debit Card, and you will be given instructions on how to minimize these fees as much as possible.

### **How do I choose direct deposit?**

To request direct deposit you must complete a Direct Deposit Information and Authorization Agreement. For information about direct deposit, visit our website at **<http://www.welfare.state.nv.us/child/scadu.htm>** or call toll-free to the Child Support Customer Service Unit at **1-800-992-0900** to request a direct deposit application.

### **What fees will I have to pay if I choose direct deposit?**

The Child Support Enforcement Program offers direct deposit free of charge. Although most banks provide direct deposit services without charge, you should check with your bank about any fees it may charge.

### **What fees will I have to pay if I receive the Nevada Debit Card?**

You will be subject to certain ATM and other transaction fees if you receive the Nevada Debit Card. Generally, you can avoid fees by asking for cash back when purchasing items at participating stores. You will receive information regarding fees when the card is sent to you by JPMorgan Chase Bank.

### **Will the card say that it is child support money?**

No. There is nothing on the card itself to indicate that the funds associated with the card are child support payments. The front of the card has the Visa logo and looks like a credit card.

### **My credit is bad. Can I still receive a Nevada Debit Card?**

Yes. While the Nevada Debit Card looks like a credit card, it is not a credit card, and your credit rating has no effect on you receiving a Nevada Debit Card.

**FOR ADDITIONAL INFORMATION REGARDING THE NEVADA DEBIT CARD, PLEASE CALL THE CHILD SUPPORT CUSTOMER SERVICE UNIT TOLL FREE AT 1-800-992-0900.**